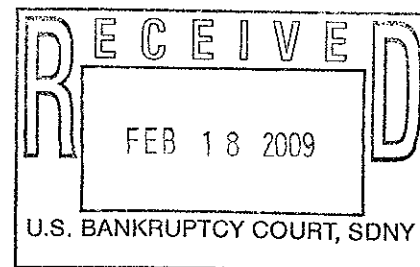


Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005

Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees



Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note that this letter is an OBJECTION to that document and I request this letter to be file as a motion to object to document #14705.**

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. Recent retirees were given no decision to make, just told they would be retiring on a specific date in the near future. They had little time to prepare for retirement and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for **every** retiree. This will have a huge impacts not only on the retirees and soon-to-retire, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40 – 60 % of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation and their dependents. After being forced to retire on a significantly lower income, this will cost me around **\$800.00 per month more** for the next **5 years**. Also, after Delphi returns from bankruptcy and is a viable company, the retirees will still be suffering. Each retiree over his /her career has served Delphi to the best of their abilities and kept the company viable. Why should almost all the retirees ( non upper level management ) be penalized until we turn 65 for something we did **NOT** have any say in or control??

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone. If the determination is to effect retiree health care, why couldn't it be **suspended** until Delphi is viable? Also, tie the return of medical coverage to upper level management raises, bonuses, 'silver parachutes', etc. Also, if plants of Delphi are returned to GM, have medical, other benefits, and pension costs transferred to GM for any retiree from said plant This may add motivation to the decision makers to 'do the right thing'.

Please know that each of the 15,000 + retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

**We ask you to REJECT this motion.**

Sincerely yours,  
Don Steinmiller  
48 Tartarian Circle  
Rochester, NY 14612  
(585) 225-1423